

IN THE CLAIMS:

Claims 1-121. (Canceled)

Claim 122. (Previously Presented) A system comprising:

a web server providing a web page accessible by customers;

a storage device storing a program;

a processor in communication with said storage device, said processor operative with said program to:

receive a selection of a subject of goods or services from a customer utilizing the web page;

receive a conditional purchase offer from the customer utilizing said web page for purchasing goods or services, said conditional purchase offer specifying at least one condition of the conditional purchase offer and an offer price;

receive a payment identifier specifying a financial account for use in providing payment for said goods or services if said conditional purchase offer is accepted, and subsequently:

compare said conditional purchase offer with seller inventory and pricing information from a plurality of sellers of said goods or services to determine if said conditional purchase offer is acceptable, wherein seller identity information is concealed from said customer;

if said conditional purchase offer is acceptable, bind said customer to purchase the goods or services, provide an acceptance to said customer in response to the conditional purchase offer, charge said financial account for payment of said goods or services, and provide payment to said seller for said goods or services.

Claim 123 (Previously Presented) The system of claim 122, wherein said conditional purchase offer includes an expiration date.

Claim 124 (Previously Presented) The system of claim 122, wherein said seller inventory and pricing information includes seller-defined rules.

Claim 125 (Previously Presented) The system of claim 122, wherein the customer accesses said web page using a web browser.

Claim 126 (Previously Presented) The system of claim 122, wherein said financial account is a debit account.

Claim 127 (Previously Presented) The system of claim 122, wherein said financial account is a credit account.

Claim 128 (Previously Presented) The system of claim 122, wherein said program is further operative with said processor to pre-authorize said offer price of said conditional purchase offer with a financial clearing house.

Claim 129 (Previously Presented) The system of claim 128, wherein said payment for said goods or services is guaranteed.

Claim 130 (Previously Presented) The system of claim 122, wherein said payment to said seller for goods or services is provided with funds charged to said financial account.

Claim 131 (Previously Presented) The system of claim 122, wherein said processor is further operative with said program to:

calculate a discounted value of the offer price;

charge said financial account for the offer price; and

provide payment to said seller for said goods or services of an amount equal to a percentage of the offer price.

Claim 132 (Previously Presented) The system of claim 122, wherein said processor is further operative with said program to authenticate said conditional purchase offer prior to consideration thereof.

Claim 133 (Previously Presented) The system of claim 132, wherein authentication of said conditional purchase offer includes acceptance of a customer credit card number.

Claim 134 (Previously Presented) The system of claim 122, wherein said acceptance to said customer is provided without indication of amounts paid to a seller for said goods or services.

Claim 135 (Previously Presented) A method for using a computer to process the sale of goods or services, comprising:

receiving a selection of a subject of goods or services from a customer utilizing a web page;

receiving a conditional purchase offer from the customer utilizing said web page for purchasing goods or services, said conditional purchase offer specifying at least one condition of the conditional purchase offer and an offer price;

receiving a payment identifier specifying a financial account for use in providing payment for said goods or services if said conditional purchase offer is accepted, and subsequently:

comparing said conditional purchase offer with seller inventory and pricing information from a plurality of sellers of said goods or services to determine if said conditional purchase offer is acceptable, wherein seller identity information is concealed from said customer;

if said conditional purchase offer is acceptable, binding said customer to purchase the goods or services, providing an acceptance to said customer in response to the conditional purchase offer, charging said financial account for payment of said goods or services, and providing payment to said seller for said goods or services.

Claim 136 (Previously Presented) A system, comprising:

a web server providing a web page accessible by customers;

a storage device storing a program;

a processor in communication with said storage device, said processor operative with said program to:

receive a selection of a subject of goods or services from a customer utilizing the web page;

receive a conditional purchase offer from the customer utilizing said web page for purchasing goods or services, said conditional purchase offer specifying at least one condition of the conditional purchase offer and an offer price;

receive a payment identifier specifying a financial account for use in providing payment for said goods or services if said conditional purchase offer is accepted, and subsequently:

compare said conditional purchase offer with seller inventory and pricing information from a plurality of sellers of said goods or services to determine if said conditional purchase offer is acceptable, wherein seller identity information is concealed from said customer;

if said conditional purchase offer is acceptable, bind said customer to purchase the goods or services, provide an acceptance to said customer in response to the

conditional purchase offer, charge said financial account for payment of said goods or services, and provide payment to said seller for said goods or services, wherein said financial account is charged by an entity other than the seller.

Claim 137 (Previously Presented) The system of claim 136, wherein said conditional purchase offer includes an expiration date.

Claim 138 (Previously Presented) The system of claim 136, wherein said seller inventory and pricing information includes seller-defined rules.

Claim 139 (Previously Presented) The system of claim 136, wherein the customer accesses said web page using a web browser.

Claim 140 (Previously Presented) The system of claim 136, wherein said financial account is a debit account.

Claim 141 (Previously Presented) The system of claim 136, wherein said financial account is a credit account.

Claim 142 (Previously Presented) A system, comprising:

a web server providing a web page accessible by customers;

a storage device storing a program;

a processor in communication with said storage device, said processor operative with said program to:

receive a selection of a subject of goods or services from the customer utilizing the web page;

receive a conditional purchase offer from a customer utilizing said web page for purchasing goods or services, said conditional purchase offer specifying at least one condition of the conditional purchase offer and an offer price;

receive a payment identifier specifying a financial account for use in providing payment for said goods or services if said conditional purchase offer is accepted, and subsequently:

compare said conditional purchase offer with seller inventory and pricing information from a plurality of sellers of said goods or services to determine if said conditional purchase offer is acceptable without identification of the seller to the customer;

if said conditional purchase offer is acceptable, bind the customer to purchase the goods or services, provide an acceptance to said customer in response to the conditional purchase offer, charge said financial account for payment of said goods or services, and provide payment to said seller for said goods or services.

Claim 143 (Previously Presented) The system of claim 142, wherein said conditional purchase offer includes an expiration date.

Claim 144 (Previously Presented) The system of claim 142, wherein said seller inventory and pricing information includes seller-defined rules.

Claim 145 (Previously Presented) The system of claim 142, wherein the customer accesses said web page using a web browser.

Claim 146 (Previously Presented) The system of claim 142, wherein said financial account is a debit account.

Claim 147 (Previously Presented) The system of claim 142, wherein said financial account is a credit account.

Claim 148 (Previously Presented) A system, comprising:
a web server providing a web page accessible by customers utilizing a web browser;

a storage device storing a program;

a processor in communication with said storage device, said processor operative with said program to:

receive a selection of a subject of goods or services from a customer utilizing the web page;

receive a conditional purchase offer including an offer price created by the customer by filling out at least one electronic form from said web page for purchasing goods or services;

receive a payment identifier specifying a financial account for use in providing payment for said goods or services if said conditional purchase offer is accepted, and subsequently:

compare said conditional purchase offer with seller inventory and pricing information from a plurality of sellers of said goods or services to determine if said conditional purchase offer is acceptable without identification of the seller to the customer;

if said conditional purchase offer is acceptable, bind the customer to purchase the goods or services, provide an acceptance to said customer in response to the conditional purchase offer, charge said financial account for payment of said goods or services, and provide payment to said seller for said goods or services.

Claim 149 (Previously Presented) A method for using a computer to process the sale of goods or services, comprising:

receiving a selection of a subject of goods or services from a customer utilizing a web page;

receiving a conditional purchase offer including an offer price created by the customer by filling out at least one electronic form from said web page for purchasing goods or services;

receiving a payment identifier specifying a financial account for use in providing payment for said goods or services if said conditional purchase offer is accepted and subsequently:

comparing said conditional purchase offer with seller inventory and pricing information from a plurality of sellers of said goods or services to determine if said conditional purchase offer is acceptable, wherein seller identity information is concealed from said customer;

if said conditional purchase offer is acceptable, binding said customer to purchase the goods or services, providing an acceptance to said customer in response to the conditional purchase offer, charging said financial account for payment of said goods or services, and providing payment to said seller for said goods or services.

Claim 150 (Previously Presented) The method of claim 149, wherein said conditional purchase offer includes an expiration date.

Claim 151 (Previously Presented) The method of claim 149, wherein said seller inventory and pricing information includes seller-defined rules.

Claim 152 (Previously Presented) The method of claim 149, wherein the customer accesses said web page using a web browser.

Claim 153 (Previously Presented) The method of claim 149, wherein said financial account is a debit account.

Claim 154 (Previously Presented) The method of claim 149, wherein said financial account is a credit account.

Claim 155 (Previously Presented) A system, comprising:

web server providing a web page accessible by customers using a web browser;

storage device storing a program;

processor in communication with said storage device, said processor operative with said program to:

receive a selection of a subject of goods or services from a customer utilizing the web page;

receive a conditional purchase offer from the customer utilizing said web page for purchasing goods or services, said conditional purchase offer specifying at least one condition of the conditional purchase offer, and an offer price, said conditional purchase offer being binding upon acceptance;

receive a credit card number specifying a credit card account for use in providing guaranteed payment for said goods or services if said conditional purchase offer is accepted, and subsequently:

compare said conditional purchase offer with seller inventory and pricing information from a plurality of sellers of said goods or services to determine if said conditional purchase offer is acceptable without identification of the seller to the customer;

if said conditional purchase offer is acceptable, bind the customer to purchase the goods or services, provide an acceptance to said customer in response to the conditional purchase offer without indication of amounts paid to a seller for said goods or

services, charge said financial account for payment of said goods or services, and provide payment to said seller for said goods or services of an amount less than and independent of said offer price.

Claim 156 (Previously Presented) The system of claim 155, wherein said conditional purchase offer includes an expiration date.

Claim 157 (Previously Presented) The system of claim 155, wherein said seller inventory and pricing information includes seller-defined rules.

Claim 158 (Previously Presented) The system of claim 155, wherein the processor receives said conditional purchase offer from a customer filling-in blanks on an electronic form.

Claim 159 (Previously Presented) The system of claim 155, wherein said financial account is a debit account.

Claim 160 (Previously Presented) The system of claim 155, wherein said financial account is a credit account.

Please add new claim 161 as follows:

Claim 161 (New) A system comprising:

a web server providing a web page accessible by customers;

a storage device storing a program;

a processor in communication with said storage device, said processor

operative with said program to:

receive a selection of a subject of goods or services from a customer

utilizing the web page;

receive a conditional purchase offer from the customer utilizing said web page for purchasing goods or services, said conditional purchase offer specifying at least one condition of the conditional purchase offer and an offer price;

receive a payment identifier specifying a financial account for use in providing payment for said goods or services, and authorization to charge said financial account, if said conditional purchase offer is accepted, wherein the financial account is a customer's credit card account, and subsequently:

compare said conditional purchase offer with seller inventory and pricing information from a plurality of sellers of said goods or services to determine if said conditional purchase offer is acceptable, wherein seller identity information is concealed from said customer;

if said conditional purchase offer is acceptable, bind said customer to purchase the goods or services, provide an acceptance to said customer in response to the conditional purchase offer, charge said financial account for payment of said goods or services, and provide payment to said seller for said goods or services.